



**UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark Office**

Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231

•APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
08/909,340	08/11/97	MALCOLM J	AT9-97-314

LM71/1005
ANDREW J DILLON
FELSMAN BRADLEY GUNTER & DILLION
SUITE 350 LAKEWOOD ON THE PARK
7600B NORTH CAPITAL OF TEXAS HIGHWAY
AUSTIN TX 78731

EXAMINER

MCCARTY, W

ART UNIT

PAPER NUMBER

2761

DATE MAILED: 10/05/99

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

Office Action Summary

Application No.
08/909,340

Applicant(s)
Malcolm

Examiner
McCarty

Group Art Unit
2761



☒ Responsive to communication(s) filed on Jul 9, 1999

☐ This action is **FINAL**.

☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

A shortened statutory period for response to this action is set to expire 3 month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

Disposition of Claims

☒ Claim(s) 1-29 is/are pending in the application.

Of the above, claim(s) _____ is/are withdrawn from consideration.

☐ Claim(s) _____ is/are allowed.

☒ Claim(s) 1-29 is/are rejected.

☐ Claim(s) _____ is/are objected to.

☐ Claims _____ are subject to restriction or election requirement.

Application Papers

☐ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

☐ The drawing(s) filed on _____ is/are objected to by the Examiner.

☐ The proposed drawing correction, filed on _____ is ☐ approved ☐ disapproved.

☐ The specification is objected to by the Examiner.

☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

☐ All ☐ Some* ☐ None of the CERTIFIED copies of the priority documents have been
☐ received.

☐ received in Application No. (Series Code/Serial Number) _____.

☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

*Certified copies not received: _____

☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

☒ Notice of References Cited, PTO-892

☐ Information Disclosure Statement(s), PTO-1449, Paper No(s). _____

☐ Interview Summary, PTO-413

☐ Notice of Draftsperson's Patent Drawing Review, PTO-948

☐ Notice of Informal Patent Application, PTO-152

--- SEE OFFICE ACTION ON THE FOLLOWING PAGES ---

Art Unit: 2761

DETAILED ACTION

This Office Action is responsive to Applicant's amendment (Paper No. 7) of application **08/909,340** filed August 11, 1997. The amendment, filed July 06, 1999, amends claims 1-2, 8-9, 15-16, 21, 25, and 26.

Response to Arguments

1. Applicant's arguments with respect to claims 1-29 have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Art Unit: 2761

3. Claims 1-29 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 5,903,881 to *Schrader et al.* in view of *General Ledger 7.0* and *Quicken for Windows*.

As to **claim 1**, *Schrader* discloses a *method of facilitating account statement reconciliation* (auto-reconciliation; col.14, lines 34-36). However, *Schrader* does not explicitly disclose, a *method of facilitating account statement reconciliation comprising: associating selected transactions within data records for an account to form a transaction group which may be treated both as a single transaction and as a plurality of individual transactions, wherein the selected transactions were paid or deposited together; and displaying a total for said transaction group, wherein said total for said transaction group may be readily reconciled with a consolidated entry in an external account statement.* *General Ledger 7.0* and *Quicken for Windows* disclose grouping individual transactions into larger categories (*Quicken for Windows*, paragraph 1, lines 9-10) and dissemination of the transaction grouping back to point of original entry (*General Ledger 7.0*; lines 14-16). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to have a *method of facilitating account statement reconciliation comprising: associating selected transactions within data records for an account to form a transaction group which may be treated both as a single transaction and as a plurality of individual transactions, wherein the selected transactions were paid or deposited together; and displaying a total for said transaction group, wherein said total for said transaction group may be readily reconciled with a consolidated entry in an external*

Art Unit: 2761

account statement. Schrader suggests such a combination by virtue of the category entry, as demonstrated in Fig. 2. Note that the disclosure of Schrader as modified by General Ledger 7.0 and Quicken for Windows is directed to the statutory category of apparatus. However, the teachings offered by Schrader as modified by General Ledger 7.0 and Quicken for Windows could, to one of ordinary skill in the art, suggest implementation under a method recitation and so are rejected accordingly.

As to **claim 2**, *Schrader as modified by General Ledger 7.0 and Quicken for Windows discloses the step of associating selected transactions within data records for an account to form a transaction group further comprises: instantiating a container object to contain data records for said transaction group, wherein the data records include a transaction identifier, a transaction date, a transaction description, and a transaction amount for each transaction within the transaction group.* The Examiner hereby takes Official Notice that use of object-oriented programming methodology is well known in the software arts. Accordingly, it would have been obvious to one of ordinary skill in the art at the time the invention was made to use object-oriented programming techniques in the creation of the claimed invention because of the efficiencies realized in coding using object-oriented techniques.

As to **claim 3**, *Schrader as modified by General Ledger 7.0 and Quicken for Windows discloses the step of associating selected transactions within data records for an account to form*

Art Unit: 2761

a transaction group further comprises: supporting selection of multiple data records; and providing an option for associating multiple selected data records as a transaction group.

As to **claim 4**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses *displaying a visual indicator of said association of said transaction group.*

As to **claim 5**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses *forming a plurality of transaction groups within said data records for said account; and displaying a total for each transaction group within said plurality of transaction groups.*

As to **claim 6**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses *identifying unreconciled transactions within data records for said account; and determining whether said unreconciled transactions include at least one transaction from a transaction group.*

As to **claim 7**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses *displaying a visual indicator of each transaction group within said plurality of transaction groups.*

Art Unit: 2761

As to **claim 8**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses an *apparatus for facilitating account statement reconciliation, comprising: association means for persistently associating selected transactions within data records for an account to form a transaction group which may be selectively treated as a single transaction, wherein the selected transactions were paid or deposited together; and display means for displaying a total for said transaction group, wherein said total for said transaction group may be readily reconciled with a consolidated entry in an external account statement.*

As to **claim 9**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses that *said association means further comprises: instantiation means for instantiating a container object to contain data records for said transaction group, wherein the data records include a transaction identifier, a transaction date, a transaction description, and a transaction amount for each transaction within the transaction group.*

As to **claim 10**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses that *said association means further comprises: means for supporting selection of multiple data records; and means for providing an option for associating multiple selected data records as a transaction group.*

Art Unit: 2761

As to **claim 11**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses an *indication means for displaying a visual indicator of said association of said transaction group*.

As to **claim 12**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses an *association means for forming a plurality of transaction groups within said data records for said account; and display means for displaying a total for each transaction group within said plurality of transaction groups*.

As to **claim 13**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses *The apparatus of claim 12, further comprising: identification means for identifying unreconciled transactions within data records for said account; and determination means for determining whether said unreconciled transactions include at least one transaction from a transaction group*.

As to **claim 14**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses an *indication means for displaying a visual indicator of each transaction group within said plurality of transaction groups*.

Art Unit: 2761

As to **claim 15**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses a *computer program product for use with a data processing system, comprising: a computer usable medium; first instructions on said computer usable medium for associating selected transactions within data records for an account to form a transaction group having a data record distinct from data records for said selected transactions to allow the transaction group to be selectively treated as a single transaction and as a plurality of individual transactions, wherein the selected transactions were paid or deposited together; and second instructions on said computer usable medium for displaying a total for said transaction group, wherein said total for said transaction group may be readily reconciled with a consolidated entry in an external account statement.*

As to **claim 16**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses that the *first instructions further comprise: instructions for instantiating a container object to contain data records for said transaction group, wherein the data records include a transaction identifier, a transaction date, a transaction description, and a transaction amount for each transaction within the transaction group.*

As to **claim 17**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses that the *first instructions further comprises: instructions for supporting selection of*

Art Unit: 2761

multiple data records; and instructions for providing an option for creating said data record associating multiple selected data records as a transaction group.

As to **claim 18**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses that the *third instructions on said computer usable medium for displaying a visual indicator of said association of said transaction group.*

As to **claim 19**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses that the *third instructions on said computer usable medium for forming a plurality of transaction groups within said data records for said account; and fourth instructions on said computer usable medium for displaying a total for each transaction group within said plurality of transaction groups.*

As to **claim 20**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses that the *fifth instructions on said computer usable medium for identifying unreconciled transactions within data records for said account; and sixth instructions on said computer usable medium for determining whether said unreconciled transactions include at least one transaction from a transaction group.*

Art Unit: 2761

As to **claim 21**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses an *Internet client*, comprising: *a data processing system receiving and transferring data over the Internet; and records for account transactions stored within said data processing system, said records including at least one transaction group record persistently maintaining an association of records for selected transactions within said account transactions which were paid or deposited together, said at least one transaction group record allowing the selected transactions to be selectively treated as a single transaction and as a Plurality of individual transactions, wherein said at least one transaction group record includes a transaction identifier, a transaction date, a transaction description, and a transaction amount for each transaction within the transaction group.*

As to **claim 22**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses that the *data processing system further comprises: means for retrieving transaction information over the Internet; and means for comparing said transaction group record to said retrieved transaction information separately from said records for said selected transactions.*

As to **claim 23**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses that the *data processing system further comprises: means for displaying a visual indicator of said transaction group in a display of said records for said selected transactions.*

Art Unit: 2761

As to **claim 24**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses that the *data processing system further comprises: means for uniformly indicating a state of each of said selected transactions.*

As to **claim 25**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses an *Internet server, comprising: a data processing system receiving and transferring data over the Internet; a storage device maintaining account transaction records for an account; and software operable in said data processing system for: receiving an external request for transaction records for said account over the Internet; comparing said external transaction records to said account transaction records, wherein said external transaction records include transaction groups for transactions paid or deposited together, each transaction group including a transaction identifier, a transaction date, a transaction description, and a transaction amount for each transaction within the transaction group, wherein each transaction group is compared as a single transaction to said account transaction records; transmitting said account records over the Internet; and transmitting a signal over the Internet for initiating a determination of whether said account records includes a match to a transaction group.*

As to **claim 26**, the disclosure of *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* is directed to the statutory category of apparatus. However, the teachings offered by *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* could, to one

Art Unit: 2761

of ordinary skill in the art, suggest implementation under a method recitation and so are rejected accordingly. Thus, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses a *method of automatically reconciling account transaction records with user transaction records over the Internet, comprising: transmitting information regarding an account from a server over the Internet to a user unit; comparing said information regarding said account to corresponding information from said user transaction records, wherein said user transaction records include transaction group records for transaction groups of selected transactions which were paid or deposited together, each transaction group record including a transaction identifier, a transaction date, a transaction description, and a transaction amount for each transaction within a plurality of transactions, wherein transaction group records are compared as a single transaction to said information regarding said account; determining matches between said account information and said user transaction records at said user unit; identifying transaction groups for which a match is determined; and altering a state associated with user transaction records for individual transactions within said transactions groups.*

As to **claim 27**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses the *step of transmitting information regarding an account from a server over the Internet to a user unit further comprises: formatting a request for said information in HTML.*

Art Unit: 2761

As to **claim 28**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses the *step of determining matches between said account information and said user transaction records at said user unit further comprises: identifying user transaction records matching said account information which persistently maintain an association of selected user transaction records.*

As to **claim 29**, *Schrader* as modified by *General Ledger 7.0* and *Quicken for Windows* discloses the *step of altering a state associated with user transaction records for individual transactions within said transactions groups further comprises: altering a flag associated with said selected user transaction records.*

Art Unit: 2761

4. The prior art of record and not relied upon is considered pertinent to the applicant's disclosure. Each reference disclosed below is relevant to one or more of the Applicant's claimed invention.

U.S. Patent No. 5,134,564 to *Dunn et al.* which discloses computer aided reconciliation; U.S. Patent No. 5,188,562 to *Carley* which discloses an accounting device for simplified bookkeeping; U.S. Patent No. 5,337,263 to *Patermaster* which discloses a simplified checkbook balancing computer system; U.S. Patent No. 5,521,363 to *Tannenbaum* which discloses tracking of memory card transactions; U.S. Patent No. 5,677,955 to *Doggett et al.* which discloses electronic funds transfer instruments; U.S. Patent No. 5,815,829 to *Zagar* which discloses a compression and indexing system for job cost accounting; U.S. Patent No. 5,832,460 to *Bednar et al.* which discloses a method and system of payment reconciliation; U.S. Patent No. 5,842,185 to *Chancey et al.* which discloses a method and system for electronically tracking financial transactions; U.S. Patent No. 5,842,211 to *Horadan et al.* which discloses a method and system for transferring a bank file to an application program; U.S. Patent No. 5,857,079 to *Claus et al.* which discloses a smart card for automatic financial records; U.S. Patent No. 5,875,435 to *Brown* which discloses an automated accounting system.

Art Unit: 2761

5. Any inquiry concerning this communication from the Examiner should be directed to Will McCarty whose telephone number is (703) 305-0625.

6. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
Washington, D.C. 20231

or faxed to:

(703) 308-9051, (for formal communications intended for entry)

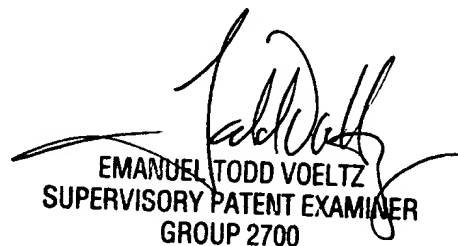
Or:

(703) 305-0040 (for informal or draft communications, please label
"PROPOSED" or "DRAFT")

Hand-delivered responses should be brought to Crystal Park II, 2121 Crystal Drive, Arlington, VA., Sixth Floor (Receptionist).



Will McCarty
October 5, 1999



EMANUEL TODD VOELTZ
SUPERVISORY PATENT EXAMINER
GROUP 2700